

From: United Brokerage Services [info@unitedbrokerageservices.com]
Sent: Friday, April 02, 2010 12:05 PM
To: rnelko@unitedbrokerageservices.com
Subject: April NewZ



FIA of the month:

This Fixed Index Annuity from North American Company for Life and Health Insurance is a hot product and ready to sell:

- * 7 or 10 year surrender charge schedule
- * 6% premium bonus(1) on ALL premiums in first 7 contract years (10 year plan)
- * 8.50% Commission the 1st Year 0-75(2)
- * Flexible Premium with NO rolling surrender charges...this is great for qualified(3) money!!
- * Seven Index Options from which to choose
- * Three Distinct Crediting Methods
 - Daily Averaging
 - Monthly Point to Point
 - Annual Point to Point
- * Full Accumulation Value at Death
- * Optional GLWB rider available for an extra charge
- * Up to 7.5% Lifetime Income Available for an extra charge if applicable
- * Approved everywhere except: AL, DE, NY, OR, UT

FOR AGENT USE ONLY. NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES. The Charter SeriesSM is issued on forms LC/LS156A or appropriate state variation by North American Company for Life & Health Insurance, West Des Moines, IA. Income PaySM GMWB Rider, is a guaranteed lifetime withdrawal benefit (GLWB) available for an additional cost issued on form AE513A (rider) and SP513B (spec page) or state variation by North American Company for Life and Health Insurance, West Des Moines, IA. This rider may not be appropriate for all clients. This product, its features and riders may not be available in all states. 1. Products offering a premium bonus may result in a lower rate than products that don't offer a premium bonus. 2. Commissions may vary according to the age of the client at issue and the issue state. See your commission schedule for further details. 3. Under current law, annuities grow tax deferred. An annuity is not required for tax deferral in qualified plans. Annuities may be subject to taxation during the income or withdrawal phase. GAA reps cannot sell their 14 year plan.

Fixed Annuity of the Month:

4% = First Year

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Version 4.1.10

In this issue:

- * North American FIA
- * 8.5% comp on a 7 year FIA
- * 4% first year rate for 6 years
- * GAFRI Trips
- * Simple Life Tax Free
- * Review Beneficiaries on old GALIC accounts NOW

We have great annuity and life products for your clients. Once contracted, you may visit our secured portion of our [website](#) for up to date interest rates, participation rates and caps.

Securities and Investment Advisory Services offered through Great American Advisors®, Inc. Member FINRA, SIPC, and SEC Registered Investment Advisor. GAA and UBSi are not affiliated. OSJ: 3340-A Annapolis Lane North, Minneapolis, MN 55447. 763-512-1680.

Guarantees and bonus credits are based on the claim paying ability of the issuing company. Bonus products may have higher surrender charges and/or longer surrender periods that may offset the bonus over time.

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3.3% = Renewal Rate
3.00% = MINIMUM RATE GUARANTEE

This is a 6 year product available in 25+ states. Call today to see if you are able to sell this in your state. If not, here are some options:

OPTION 1:

- * 1st year rate = 4%
- * 2nd year rate = 3%, HOWEVER if the interest rates are higher at that time, your client will receive a higher rate!
- * 8.5% commission (ages 0-75)
- * Issue Age = 0-85
- * 10 year annuity

OPTION 2:

- * 1st year rate = 3%
- * 2nd year rate = 3%, HOWEVER if the interest rates are higher at that time, your client will receive a higher rate!
- * 6.25% commission (ages 0-69)
- * Issue Age = 0-80
- * 10 year annuity with a 5 year out option (30 day window)

Approval #DH544-E2648

***Interest rate as of 1/4/2010; subject to change. 3% guaranteed minimum interest rate. **Commission reduction at older ages. Value Master (policy form series L7000 MVA/L7078 Non-MVA) and Master Builder (policy form series AN3009) are single premium deferred annuities issued by Liberty Life Insurance Company, available in most states. Products/features not available in all states. Withdrawals before age 59 1/2 are generally subject to a 10% tax penalty in addition to ordinary income tax. RBC Insurance® is the brand name for Liberty Life Insurance Company, a part of the global insurance operations of Royal Bank of Canada® Registered trademark of Royal Bank of Canada. Used under license.**

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Bonus GAFRI Partner Points:

\$750,000 of Fixed Annuity Business submitted* between February 1st - April 30, 2010 = a weekend getaway for two to San Diego, Boston, or Washington DC.

*** minimum of 3 cases and paid by June 25th.**

Simple Issue Life:

- * No Medical - No Phone Interview
- * Up to Age 85
- * Access to cash - 100% Guaranteed Return of Premium anytime
- * 10 minute ISSUE
- * Up to 8% commission
- * \$10,000 minimum
- * \$200,000 maximum

Do you have clients that own old 2-Tier annuity policies?

If so, you need to review the beneficiary designations and call us! You need to make sure that when your owner/annuitant dies, their beneficiary will receive the full annuity value.

Sent to:
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